ABSTRACT OF THE DISCLOSURE

A latent fluxing agent comprising a material which liberates phenol or a carboxylic acid containing compound when heated above 140°C. The latent fluxing agent may be incorporated into a thermoset resin, which includes an epoxy resin. The uncured epoxy resin, which includes the epoxy resin, the latent fluxing agent and an epoxy curing agent are useful as an underfill composition in a method for applying a chip die, having one or more solder balls, to a substrate. The method is used to produce an integrated circuit chip that includes a chip die having electrical contacts arranged in a predetermined pattern and capable of providing electrical engagement with a carrier substrate.